

Information to identify the case:					
Debtor 1	<u>Joan L. Serena</u>			Social Security number or ITIN	<b>xxx-xx-1509</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>18-70641-JAD</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joan L. Serena

11/30/21

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Joan L. Serena  
Debtor

Case No. 18-70641-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Nov 30, 2021

User: bsil  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2021:

Recip ID	Recipient Name and Address
db	+ Joan L. Serena, 1555 21st St, Clearfield, PA 16830-3228
cr	+ TOYOTA MOTOR CREDIT CORPORATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
14925804	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14945682	Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
14950222	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14912392	+ GM Platinum Mastercard - Capital One, Payment Processing Ctr, 6125 Lakeview Rd Ste 800, Charlotte, NC 28269-2605
14912393	+ Harrison Engineering LLC, 8101 Boat Club Road, Ste 240-195, Fort Worth, TX 76179-3630
15425058	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
14928700	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 01 2021 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2021 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 01 2021 04:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2021 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14915103	EDI: HNDA.COM	Dec 01 2021 04:38:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14912394	EDI: HNDA.COM	Dec 01 2021 04:38:00	Honda Financial Services, PO Box 166469, Irving, TX 75016-6469
14912384	EDI: BANKAMER.COM	Dec 01 2021 04:38:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
14912385	EDI: CAPITALONE.COM	Dec 01 2021 04:38:00	Capital One, PO Box 30258, Salt Lake City, UT 84130-0258
14912390	EDI: DISCOVER.COM	Dec 01 2021 04:38:00	Discover, PO Box 30421, Salt Lake City, UT 84130-0421

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14915462	EDI: DISCOVER.COM	Dec 01 2021 04:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14912386	EDI: JPMORGANCHASE	Dec 01 2021 04:38:00	Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14912388	EDI: JPMORGANCHASE	Dec 01 2021 04:38:00	Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153
14912389	EDI: JPMORGANCHASE	Dec 01 2021 04:38:00	Chase amazon, Card Services, PO Box 15123, Wilmington, DE 19850-5123
15160151	Email/PDF: resurgentbknotifications@resurgent.com	Nov 30 2021 23:45:49	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14912395	EDI: AGFINANCE.COM	Dec 01 2021 04:38:00	One Main, The Commons, 280 Commons Drive, Du Bois, PA 15801-3808
14946645	EDI: PRA.COM	Dec 01 2021 04:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14912745	+ EDI: RECOVERYCORP.COM	Dec 01 2021 04:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14943026	EDI: Q3G.COM	Dec 01 2021 04:38:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14951579	+ Email/Text: bncmail@w-legal.com	Nov 30 2021 23:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14912396	EDI: CITICORP.COM	Dec 01 2021 04:38:00	Sears Payment Center, PO Box 9001055, Louisville, KY 40290-1055
14912397	EDI: RMSC.COM	Dec 01 2021 04:38:00	Synchrony Bank/Walmart, PO Box 965022, Orlando, FL 32896-5022
14912398	EDI: RMSC.COM	Dec 01 2021 04:38:00	Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-0024
14912400	EDI: TFSR.COM	Dec 01 2021 04:38:00	Toyota Financial Services, 4 Gatehall Dr #350, Parsippany, NJ 07054
15322265	EDI: BL-BECKET.COM	Dec 01 2021 04:38:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14912401	EDI: WFNNB.COM	Dec 01 2021 04:38:00	Woman Within, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr		Toyota Lease Trust
14912391		Freedom Mortgage
14912399		Toyota
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15425059	*+	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14912387	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14912383	##+	Allied Interstate, PO Box 361445, Columbus, OH 43236-1445

TOTAL: 4 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Earle D. Lees, Jr.	on behalf of Debtor Joan L. Serena bankruptcybutler@windstream.net earlelees69@gmail.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert P. Wendt	on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION pawb@fedphe.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 10